

**From:** madeleine Sosin <madeleinesosin@hotmail.com> on 06/18/2008 02:25:08 PM

**Subject:** Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

PLease enact R-1314 to stop unfair practices by credit card companies!  
Stop companies from hiking interest rates on existing balances (unless  
you pay 30 days late).  
Stop them from applying your monthly payment to low-interest debt  
first.  
Give you time between the bill and the due date so you can always pay  
on time.  
Stop interest charges on debts paid off the previous month.

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Sincerely,

Ms. madeleine Sosin  
9666 50th Ave SW Apt D  
Seattle, WA 98136-2735